

**United States House of Representatives
Subcommittee on Social Security
of the Committee on Ways and Means**

**Written Testimony for the Record of
Billie Armenta, Secretary
National Council of Social Security Management Associations, Inc.**

**Oversight Hearing on Social Security Administration
Field Office Service Delivery
April 15, 2010**

Chairman Pomeroy, Ranking Member Johnson, and members of the Subcommittee, my name is Billie Armenta and I am Secretary of the National Council of Social Security Management Associations (NCSSMA). NCSSMA is a membership organization of over 3,400 Social Security Administration (SSA) managers and supervisors who provide leadership in nearly 1,300 Field Offices and Teleservice Centers throughout the country. I have been the manager of the Phoenix Downtown Social Security office for two and a half years and have worked for the Social Security Administration for 31 years. On behalf of our membership I am pleased to have the opportunity to submit this written testimony to the Subcommittee.

Our association President, Joe Dirago, has given you a national perspective of the challenges in SSA Field Offices. I will focus my testimony on the day to day challenges we face in Field Offices throughout the country.

My office, like many offices in the country, is extremely busy. We average approximately 1,600 visitors per week. My office consistently ranks in the top 100 busiest offices out of the 1262 SSA Field Offices in the country. I also manage a co-located Social Security Number Card Center. This Card Center averages approximately 2,500 visitors per week or 130,000 visitors a year. In the state of Arizona, we have averaged approximately 14,900 visitors a week this fiscal year, which equates to approximately three-quarters of a million people a year.

But as busy as my office and card center are, there are even busier offices. Some of the busiest Field Offices see nearly double the number of visitors that I have. Many of the busiest offices are in Texas, New York, Florida, and California. The Field Offices bordering Mexico are extremely busy. This year Texas offices will see over 3.5 million visitors, New York 2.7 million, Florida 3.25 million, and California almost 6.5 million. The public has to wait for a very long time to be seen in the busiest Social Security offices. Many visitors wait an hour or more to be served.

SSA Field Offices are varied in terms of size, demographics, and location. However, all types of offices are experiencing tremendous stress because of our increased workloads and additional Field Office visitor traffic. I will now discuss stressors found in high traffic and urban offices, border offices, and rural offices.

SERVICE DELIVERY CHALLENGES FOR HIGH TRAFFIC AND URBAN OFFICES

Front-line feedback from our busiest individual offices indicates that some have seen their visitor traffic double from past years, leaving them with standing room only in the lobby for much of the day. Sometimes increased visitor traffic is not SSA program related, but to inquire about the passage of new State laws, such as requirements to show a Social Security Card in order to file for a driver's license or State ID. This can result in increased waiting times and lack of seating availability for disabled clients. Reception areas are often overflowing and visitors must wait in the hallway or even outside. Some offices need to expand reception areas to accommodate in-office visitor traffic.

As in-office visitors increase in already busy offices, there has also been an increase in the number of reported security incidents. Tensions escalate when visitors are in crowded reception areas and many become frustrated because of the extensive wait to be served. The societal trend of disruptive visitors to offices continues to be a challenge in many urban offices. Some offices have added a second guard to deal with crowd control, disruptive individuals, and visitors with mental impairments. There has also been an increase in suicide threats received by some offices. One office experienced three suicide threats in a recent 30-day period. Often the recorded number of visitors isn't accurate because many people look at the crowded room and leave before they check in.

Many urban offices are challenged by the high percentage of visitors with limited understanding of the services provided by SSA and those with limited English proficiency. This results in difficult and time-consuming interviews to explain reporting responsibilities and to ensure the claimant fully understands the issues at hand. Claimants often request face-to-face service for help reading a notice from Social Security. One office manager stated that their claimants would rather wait 3 hours instead of scheduling an appointment or filing for benefits on the Internet. Here is an example of a recent comment made by a manager of an urban office,

"My office is very dependent on speaking with an individual. There have been several efforts to increase Internet utilization but the clientele prefers to physically come into the office or call. The telephones are a major issue. We are not adequately staffed to man the phones and handle the walk-in traffic we receive. Even trying to encourage setting up appointments has met with resistance even when I have been able to demonstrate the effectiveness and efficiency of calling ahead. The clientele wants the personal interaction. I have a high concentration of immigrants and foreign nationals who want to speak with someone in person and have a personal translator with them to assist in their understanding. They have often voiced their displeasure with utilizing the telephone interpreter service but are pushed into utilizing it when they see no other alternative. In this office, telephone service is bad. Management mostly mans the phones when we can. Competing priorities have forced our hand in many instances to choose the lesser of two evils."

In many of our busiest offices, customers line up as early as 7:00 AM to make sure that they can be served when the office doors open. This can lead to security issues when people try to cut the line or become frustrated with waiting. Also, some of our urban offices open 1 to 1 ½ hours earlier than most Social Security offices to deal with the huge volume of visitors that they see daily. Serving these visitors takes Claims Representatives away from processing cases and

addressing other workloads.

To keep up with increased claims and additional SSI redeterminations, many urban offices are working Saturday overtime and opening to the public on Saturday. Additional staff would help relieve the burden of working large amounts of overtime and reduce employee stress levels.

SERVICE DELIVERY CHALLENGES FOR BORDER OFFICES

Social Security Field Offices located on Mexican and Canadian borders are confronted with special challenges. As a result of their proximity to the borders and dealing with visitors from other countries, resources are strained and public service issues exist.

Mexican Border Issues

The biggest challenge for Mexican border offices for many years has been the lack of staff needed to deal with the large numbers in the reception area.

A problem unique to Field Offices bordering Mexico is the number of extended family members who visit the office with the claimant. Often the claimant might bring a son or daughter with them to the office for moral support, as well as their children or other relatives. An interview for one individual may result in as many as 5 or more persons waiting in the reception area for the claimant to be called. Most offices will not allow the entire group into the interviewing area because of security and privacy concerns. This results in very crowded reception areas. These offices have asked for space allocations revisions that provide for larger reception areas so that the public can be adequately served.

Some border offices see between 500-800 visitors on some days of the month. There are many Mexican visitors that come to SSA border offices once a month to report lawful presence in the US in order to retain eligibility for benefit payments. One major concern that Mexican border offices have is the impact of escalating violence in Mexico, which has added to the problems border offices encounter when serving the public who live south of the US/Mexican border. For example, many of these individuals have to come through the border towns like Juarez, Mexico to get to the border office, potentially putting these beneficiaries in harm's way. The increasing violence in Mexico also makes it more difficult for claimants to provide proof of property, or obtain birth records or other documents needed to obtain benefits. Previously, many would just cross the border without a problem; however, in recent years, many are afraid to cross for fear that they will be caught in the crossfire. While the US consulates in some offices travel to various sites to provide SSA services to the public living in Mexico, a lack of personnel limits their visits to only a few times a year. Thus Mexican border offices often have to wait longer to obtain the proper verification from the beneficiaries needed to pay benefits. This further delays the processing of claims in these border offices. Additionally, paperwork in Mexican border offices can be very labor intensive. One manager commented,

“Because of the demographics of my office, we are unable to produce the work units to sustain the staff. Our office has a contact station that we visit weekly with no computer access. Everything is done on paper and the employee inputs everything the following day.”

Canadian Border Issues

Field Offices bordering Canada report that more time is needed to process totalization claims. Much of the totalization application is paper and not electronic. There are numerous regulations specific to processing these types of claims that Claims Representatives must stay abreast of to ensure accurate processing. Additional forms are required and contact with the Canadian government to obtain earnings information is necessary. It can take three months or more to obtain the information from Canada. These claims also take much longer than usual to develop, document, and process to completion. Developing required documentation and obtaining necessary proofs is often difficult and time-consuming, usually requiring two or more follow up contacts by the staff.

There is a service delivery challenge for these offices resulting from the large post-entitlement workloads generated by beneficiaries who reside in Canada. This is a growing demographic trend. As of December 2009, there were 105,372 Social Security beneficiaries residing in Canada. Since Canadians can't use online Internet services or call SSA using the 800 Number, these claimants must be served through Field Offices bordering Canada. This results in thousands of leads and inquiries that must be addressed by border offices. This workload includes missing checks, reports of deaths, changes of address, and direct deposit inputs. The following are some of the issues that offices must deal with:

- The post-entitlement workloads for even the most basic actions (changing direct deposits or addresses) are more complicated on Canadian claimants' records. They take longer to process and are more subject to errors and rejects by the system.
- Social Security card applications for individuals of all nationalities are often very complex. They require in-person interviews and additional document verifications that are time consuming. The variety of DHS authorizations must be closely scrutinized and often require collateral verification. Nearly all require special security reviews by management after they are processed.
- Canadian border offices report that they receive a high volume of telephone calls daily from Canadian residents. These additional calls require that the border offices dedicate more resources to provide telephone service, which challenges their ability to process other workloads.

Border offices receive calls regarding pending cases and phone access issues from other Social Security offices. They are also deluged with development requests from other offices because they have been unable to contact people or agencies in Canada or do not know how to process actions.

There are times when the Field Offices must require face-to-face interviews or ask to see original documents. This is often a hardship since most Canadians don't live near a US office. An added issue is the secure border crossings, which add to the length of their trips. Unfortunately, if they make the trip and end up at a very busy border office, they may have a long wait before they receive service due to staffing shortages and the specialized nature of their Canadian business.

SERVICE DELIVERY CHALLENGES FOR RURAL OFFICES

Our rural Social Security Field Offices have their own set of unique service delivery issues that are challenging and must be addressed. They deal with customers who live vast distances from their local Field Office where often, no public transportation exists. Frequently the public in these areas lack access to Internet service so the rural population cannot take advantage of our online services. Also, there is inconsistent cell phone coverage for customers who rely entirely on cell phones.

The rural Social Security Field Office may be one of the only government agencies with a local office. SSA is the face of the Federal government in many communities and the public expects their local Social Security Field Office to help them with all of their government related issues. Some visitors will bring in letters to our offices from other government agencies and rely on Social Security to help them. Because community resources for utility and food and shelter assistance are also widely scattered in rural areas, many of our visitors are seeking assistance that the rural Field Office cannot provide. SSA employees often provide referral assistance which can be time consuming, but provides good customer service.

Some rural service areas have lower literacy rates. Interviews are sometimes extensive and time-consuming because claimants have difficulties providing information or understanding our regulations and reporting responsibilities. A Service Representative or Claims Representative often has to read each letter to the claimant to help them understand. This can result in lengthy waiting times for other visitors.

One manager that oversees a number of rural offices said,

“We are working huge amounts of overtime to keep up. Institutionalized overtime is no panacea. People need time off. My subordinate managers donate as much time as our staff works paid overtime, usually more, and I can see the toll that takes. My offices totaling around 40 employees will receive one hire for the six offices this Fiscal Year. We were able to hire a few employees in the previous couple of years. All the employees said that although they were told before coming on board how much work there would be and how much there was to learn, the sheer volume of work, the complexity of that work, and the effort needed to quickly learn the amount of information required to make a positive contribution to the office is staggering. No one has quit yet, but they have all said they have never worked this hard before.”

In many rural Field Offices, approximately half of the walk-in traffic is for replacement Social Security cards and benefit verifications. The staff in rural offices often spends a lot of time dealing with these issues leaving little time for adjudicating claims and developing post-entitlement cases. Clients cannot be turned away when they have traveled long distances to visit SSA to conduct business. Therefore visitors suffer with long waiting times for walk-in interviews because of scheduled appointments.

Rural Social Security Field Offices are also challenged to provide good telephone service. The rural public wants someone locally to answer the telephone, and they are very reluctant to use the toll free 800 Number that is answered at SSA Teleservice Centers. Many Field Offices are only able to assign one person to answer the telephone and the busy rates are very high. Because of this, some of our distant clients must make a long trip to visit the office. Having more staff to handle the large volume of incoming calls and walk-in traffic would certainly alleviate the waiting times and improve public service.

Social Security has some very small remote locations that are called Resident Stations. It is uniquely challenging to operate these offices during employee vacations and absences. Additional travel expenses and significant time is spent operating these Resident Stations. SSA is utilizing Video Service Delivery (VSD) in some of these locations to provide public service. However, this requires that the “home station” for the VSD has sufficient staff to handle the resulting workloads. We encourage SSA to continue the expansion of this initiative as it helps to balance service delivery, provides greater flexibility, and saves administrative costs.

Rural offices may be overlooked when scarce staff allocations are distributed to busy urban Field Offices. With the agency providing more staffing to high walk-in traffic Field Offices, many rural offices are finding it extremely difficult to provide good service. Any loss of a staff member due to attrition or promotion can be devastating since the vacancy is sometimes not filled or takes months or years for hiring authorization. Many rural offices only have one member of management, who must handle the multitude of administrative, technical, and security responsibilities. The managers have to deal with a great deal of stress and be a “jack-of-all-trades” for the office.

Finally, rural offices can have lengthy delays getting technicians to service equipment in remote locations. This is true for computers, faxes, and copiers. Small rural offices often require employees to do many different jobs in an office. This kind of technical knowledge can take many years to obtain and requires extensive mentoring resources that are often difficult to come by in rural offices with few employees.

IMPACT OF BIOMETRIC SOCIAL SECURITY CARDS ON FIELD OFFICES

We are also very concerned about legislative proposals being discussed to transition to biometric Social Security cards. It is our understanding that two proposals are currently being discussed. One proposal would require that biometric cards be issued for all citizens and legal residents. The other would require the cards when you start working or change jobs.

On July 26, 2006 then Commissioner Jo Anne Barnhart testified in part about biometric cards. She stated, “According to estimates made last year, reissuance of all new cards for the 240 million cardholders over age 14 would cost approximately \$9.5 billion.” She went on to state, “Because of the need to interview everyone receiving a new card, and examine original documents, last year’s estimate indicates that we would need an additional 67,000 work years to issue everyone a new card. This would require hiring approximately 34,000 new employees if we were required to complete the work within two years and 14,000 new employees to complete

the work in five years. For a phased approach that limited new cards to only the approximately 30 million people who change jobs at least once during a year and the additional five million young people reaching age 14, the cost would be approximately \$1.5 billion per year, using last year's cost numbers."

See http://mwww.ba.ssa.gov/legislation/testimony_072606.html for her full testimony.

This information is from nearly four years ago so the costs today would undoubtedly be even higher. In any case, the impact on SSA Field Offices would be staggering. We urge Congress to take a very close and measured look at how these legislative proposals may impact SSA.

SUPPORT FOR PRESIDENT'S FY 2011 BUDGET REQUEST FOR SSA

I also join our association President, Joe Dirago, in support of the following:

- The President's FY 2011 budget request for the Social Security Administration (SSA). The total SSA budget request is \$12.528 billion, which includes \$12,378,863,000 in administrative funding through the Limitation on Administrative Expenses (LAE) account. I hope you will support at least full funding of the President's FY 2011 budget request for SSA.
- Encourage the development of a comprehensive service delivery plan for SSA that clearly addresses all parts of the agency's service, including Field Office telephone service and quality concerns.
- Conduct a comprehensive review of the SSI Program to determine if the administrative costs of overseeing this program can be reduced.
- Support the continued improvement of user-friendly online services to provide some relief to Field Offices so that we may address our increasing claims workloads.

CONCLUSION

The testimony by our President, Joe Dirago, along with my testimony illustrates that a Social Security Field Office is faced with a myriad of service delivery challenges whether it is an urban, suburban, border, or rural office. Wherever it is located, the local Social Security Field Office is one of the bedrocks of the community and our staffs are highly dedicated to serving the American public. However, we need the necessary support and resources to meet our challenges. We hope that there will be a careful assessment of what can be done to improve Social Security Field Office service. We respectfully request that the Subcommittee consider our comments and appreciate any assistance you can provide to support our efforts. On behalf of the members of NCSSMA, I thank you again for the opportunity to submit this written testimony to the Subcommittee.